

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants: MIK et al.

Customer No.: 22927

Application No.: 09/098,481

Filed: June 16, 1998

For: METHOD AND APPARATUS FOR
PROCESSING A CHARGE APPLIED
TO A FINANCIAL ACCOUNT

Group Art Unit: 2763

Examiner: D. Smtih
(703) 308-6989 / Phone
(703) 308-9051 / Fax

Docket No. 98-017

Walker Digital Corporation
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Assistant Commissioner for Patents
Washington, D.C. 20231TC 2700 MAIL ROOM
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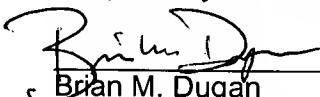
LETTER TO THE OFFICIAL DRAFTSPERSON

Sir:

Applicants respectfully submit a set of formal drawings (17 sheets: Figs. 1-16) for review and approval. No new matter has been added. This set replaces the formal set of drawings filed on July 2, 1999.

The Assistant Commissioner is hereby authorized to charge any fees required for the submission of these formal drawings or to credit any overpayment to Deposit Account No. 50-0271.

Respectfully submitted,



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May 25, 2000
Date

CERTIFICATE OF MAILING BY FIRST CLASS MAIL (37 CFR 1.8)

Applicant(s): MIK et al.

Docket No.

98-017

Serial No.
09/098,481Filing Date
June 16, 1998Examiner
D. SmithGroup Art Unit
2763

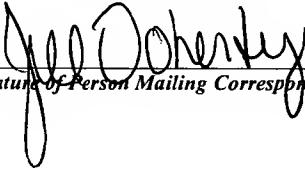
Invention: METHOD AND APPARATUS FOR PROCESSING A CHARGE APPLIED TO FINANCIAL ACCOUNTS

I hereby certify that this Formal Drawings
(Identify type of correspondence)

is being deposited with the United States Postal Service as first class mail in an envelope addressed to: The

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2763

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TRANSMITTAL LETTER

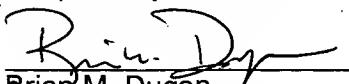
Sir:

Applicants hereby submit the following documents for the above-identified patent application:

1. Letter to Official Draftsperson;
2. Formal Drawings, (17 sheets, figures 1-16);
3. Certificate of First Class Mail; and
4. Acknowledgment Postcard.

The Assistant Commissioner is hereby authorized to charge \$0.00 to Deposit Account No. 50-0271. Order No. 98-017. The Assistant Commissioner is further authorized to charge any additional fees which may be required for the submission of this paper, or to credit any overpayment, to Deposit Account No. 50-0271. Order No. 98-017. A duplicate copy of this sheet is attached.

Respectfully submitted,


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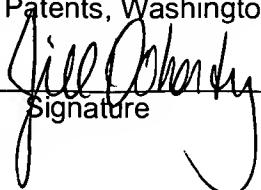
May 25, 2000
Date

Certificate of Mail

I hereby certify that this correspondence is being sent via First Class Mail, with sufficient postage addressed to Assistant Commissioner for Patents, Washington, DC, 20231 on May 25, 2000.

Jill Doherty
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Date

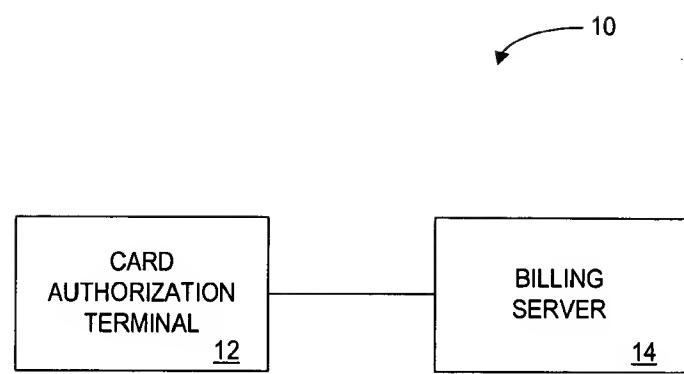


FIG. 1

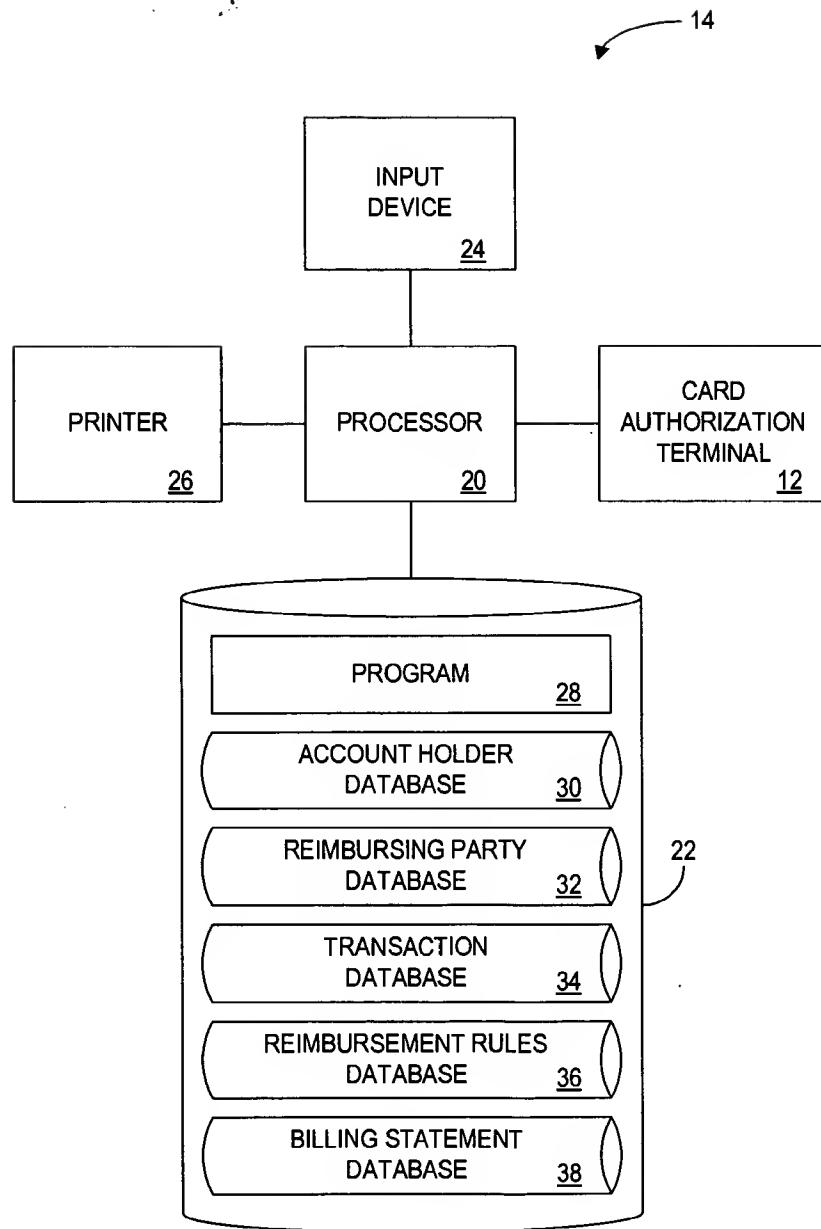


FIG. 2

FIG. 3

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ACCOUNT IDENTIFIER <u>64</u>	ACCOUNT HOLDER NAME <u>66</u>	ACCOUNT HOLDER BILLING ADDRESS <u>68</u>	MAXIMUM BALANCE <u>70</u>	AVAILABLE BALANCE <u>72</u>
1111-1111-1111-1111	BILL JONES	123 MAIN ST. CITY, STATE	\$5,000	\$4,975
1111-1122-2222-2222	SUE JOHNSON	87 PLACE LANE TOWN, USA	\$7,000	\$3,000
1111-9824-2345-6523	TIM SMITH	18 PLACE RD. TOWN, USA	\$10,000	\$7,500
1111-4397-9371-9571	MARY PARKER	21 STREET TOWN, USA	\$1,000	\$200
1111-9471-3856-1936	SALLY MARTIN	98 AVENUE TOWN, USA	\$4,000	\$1,500
1111-0385-2987-0973	MIKE McDONALD	55 STREET PLACE, USA	\$1,500	\$250



FIG. 4

The diagram illustrates a table of reimbursing parties. The table has four columns: Reimbursing Party Identifier, Reimbursing Party Descriptor, Total Amount of Payment Due, and a blank column. Row 80 is the header. Rows 81 through 88 are data entries. Arrows point from the row numbers 82, 84, 86, and 88 to the first four rows of the table.

REIMBURSING PARTY IDENTIFIER	REIMBURSING PARTY DESCRIPTOR	TOTAL AMOUNT OF PAYMENT DUE	
<u>90</u>	<u>92</u>	<u>94</u>	
R 729	CORPORATION X	\$180.00	
R 730	INSURER Z	\$3,482.00	
R 731	GRANDMA JONES	\$15.00	
R 732	STOP & SHOP	\$0.00	

FIG. 5

The diagram shows a table with handwritten annotations. A curved arrow from the top left points to the header cell 'ACCOUNT IDENTIFIER 1111-1111-1111-1111'. Three curved arrows point upwards from the bottom of the table to the first three columns of the second row: 'TRANSACTION IDENTIFIER' (104), 'MERCHANT IDENTIFIER' (106), and 'POS IDENTIFIER' (108). The table has a header row and four data rows.

ACCOUNT IDENTIFIER 1111-1111-1111-1111						<u>102</u>
TRANSACTION IDENTIFIER	MERCHANT IDENTIFIER	POS IDENTIFIER	TRANSACTION DATE	TRANSACTION DESCRIPTION	TRANSACTION AMOUNT	<u>120</u>
104	110	112	114	116	118	120
987654	666666	AB 123	4/7/98	SIC CODE: 5182 RESTAURANT	\$125.00	
123456	55555	CD 234	4/7/98	SIC CODE: MEDICAL CARE PROVIDER	\$150.00	
123795	99999	XY 327	4/7/98	MERCHANT CODE: FOOTLOCKER	\$100.00	

FIG. 6

ACCOUNT IDENTIFIER 1111-1111-1111-1111						132
REIMBURSING PARTY IDENTIFIER <u>142</u>	REIMBURSEMENT CONDITION <u>144</u>	REIMBURSEMENT AMOUNT <u>146</u>	BILLING DESTINATION <u>148</u>	TIME TO REIMBURSE <u>150</u>	ACCOUNT ALIAS <u>152</u>	ALLOWED FREQUENCY OF TRANSACTIONS <u>154</u>
R 729	MERCHANT CODE: JOE'S OFFICE SUPPLY	50% OF TRANSACTION UP TO \$80	OFFICEMANAGER@ CORPX.COM	60 DAYS	1111-1111- WJONES	ONE TIME ONLY
R 729	SIC CODE: RESTAURANT	TRANSACTION AMOUNT UP TO \$100	PO BOX 1 CHICAGO, ILLINOIS	30 DAYS	1111-1111- WJONES	TWICE / WEEK
R 730	SIC CODE: MEDICAL CARE PROVIDER	95% OF TRANSACTION AMOUNT	1 CORPORATE PARK. LOS ANGELES, CA	30 DAYS	1234567890	NO LIMIT
R 731	ALWAYS	POS CODE 234 (\$10)	1 MAIN ST. BOSTON, MA	30 DAYS	BILLYJONES82	ONE TIME PER CODE

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FIG. 7

TRANSACTION IDENTIFIER	TRANSACTION AMOUNT	CHARGE AMOUNT	PARTY TO CHARGE	BILLING DESTINATION	PAYMENT STATUS
123456	\$150.00	\$142.50	R 730	1 CORPORATE PARK LOS ANGELES, CA	BILLED 4/29/98 PAID 5/13/98
123456	\$150.00	\$7.50	1111-1111-1111-1111	123 MAIN ST. CITY, STATE	BILLED 4/30/98 NOT PAID

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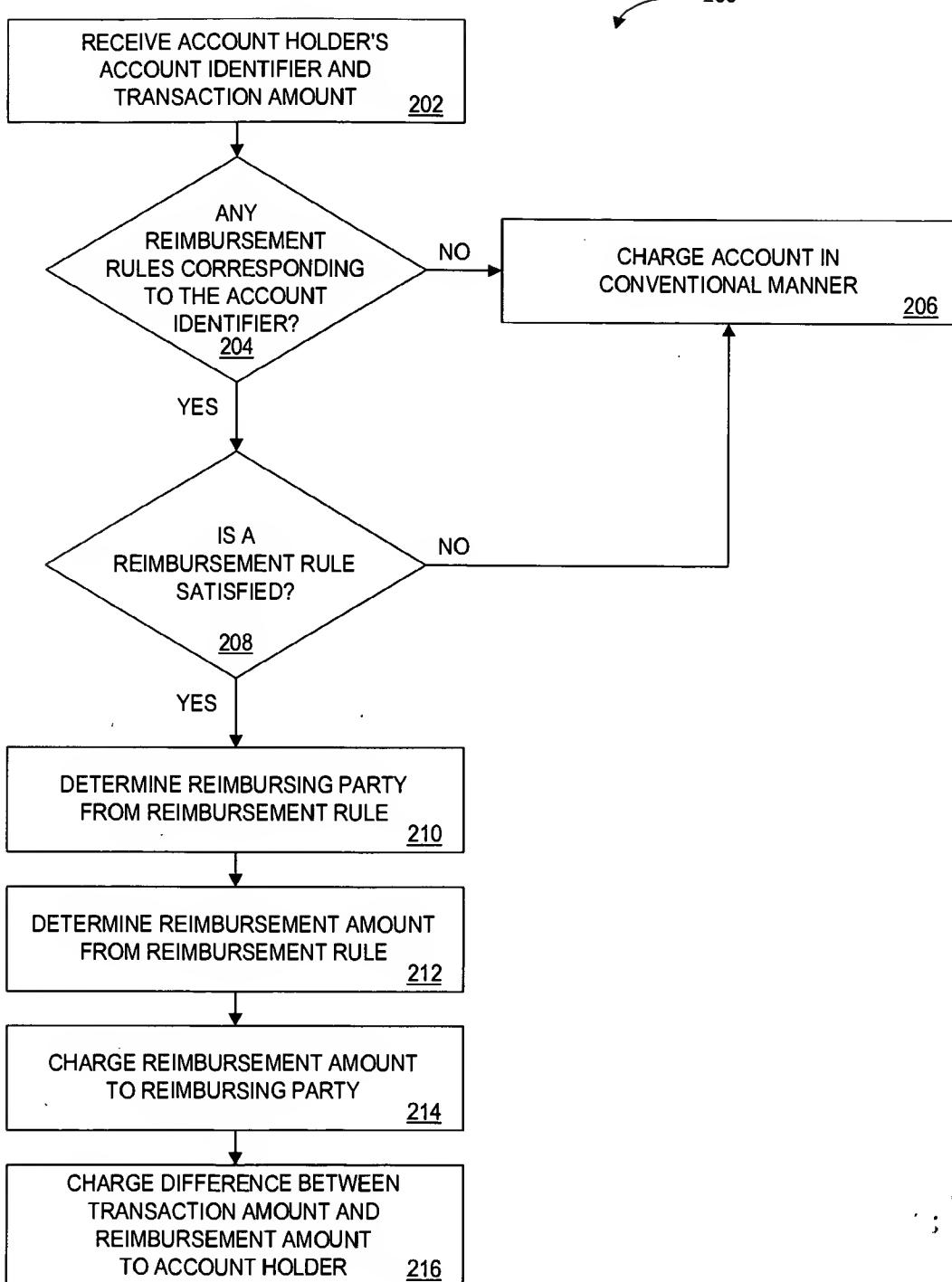


FIG. 8

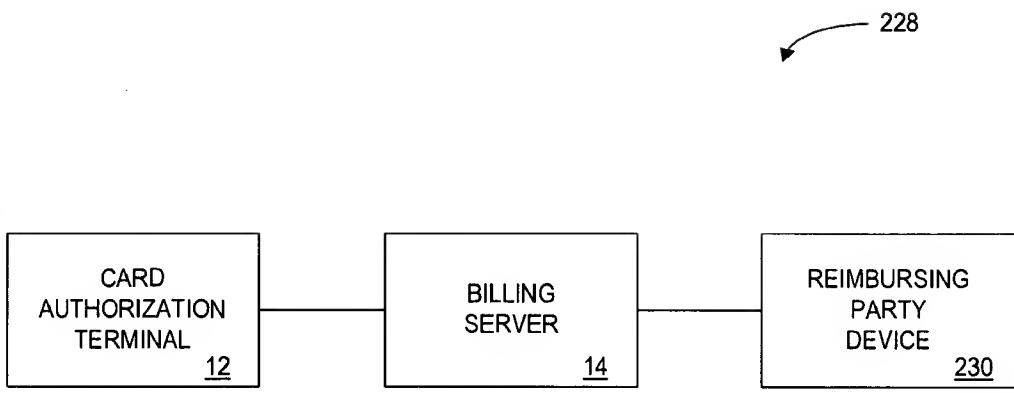


FIG. 9

FIG. 10

ACCOUNT IDENTIFIER 1111-1111-1111-1111						
REIMBURSING PARTY IDENTIFIER <u>244</u>	REIMBURSEMENT CONDITION <u>254</u>	COMMUNICATION ADDRESS FOR APPROVAL REQUEST <u>256</u>	REIMBURSEMENT AMOUNT <u>258</u>	BILLING DESTINATION <u>260</u>	TIME TO REIMBURSE <u>262</u>	ACCOUNT ALIAS <u>264</u>
R 729	MERCHANT CODE: JOE'S OFFICE SUPPLY	FINANCE @CORPX.COM	50% OF TRANSACTION UP TO \$80	OFFICEMANAGER@ CORPX.COM	60 DAYS	1111-1111- WJONES
R 729	SIC CODE: RESTAURANT	203-555-1234	TRANSACTION AMOUNT UP TO \$100	PO BOX 1 CHICAGO, ILLINOIS	30 DAYS	1111-1111- WJONES
R 730	SIC CODE: MEDICAL CARE PROVIDER	212-555-8888	95% OF TRANSACTION AMOUNT	1 CORPORATE PARK. LOS ANGELES, CA	30 DAYS	1234567890
R 731	ALWAYS	617-555-8765	POS CODE 234 (\$10)	1 MAIN ST. BOSTON, MA	30 DAYS	BILLYJONES82

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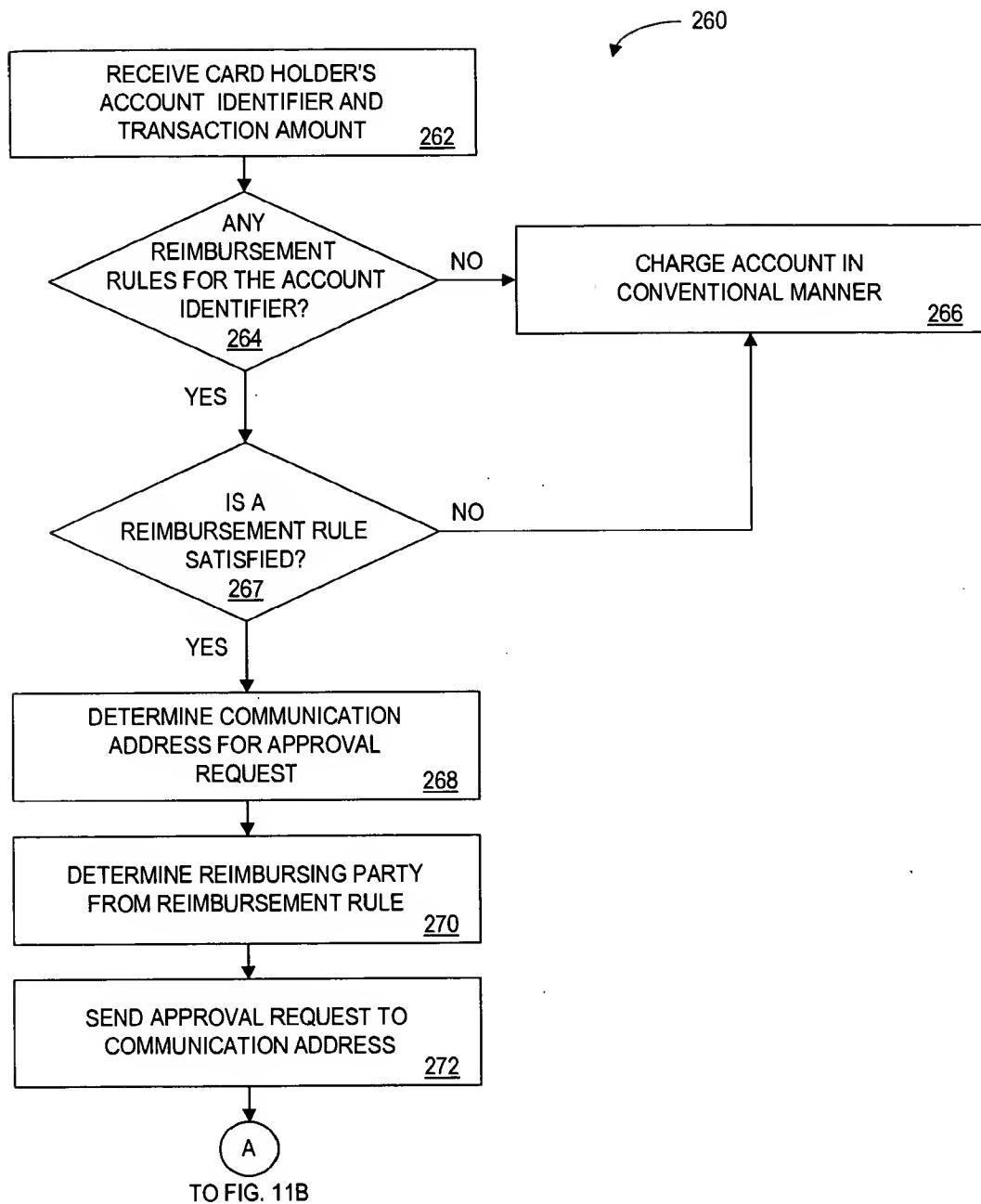


FIG. 11A

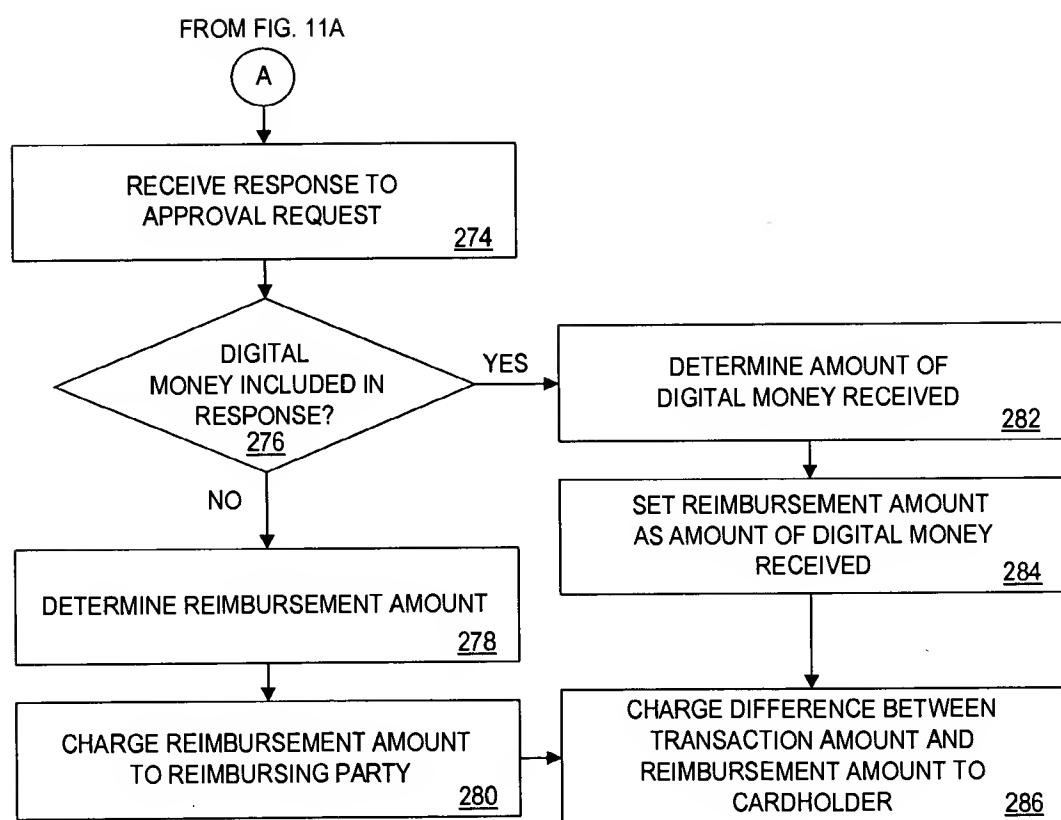


FIG. 11B

FIG. 12

TRANSACTION IDENTIFIER	TRANSACTION AMOUNT	CHARGE AMOUNT	PARTY TO CHARGE	BILLING DESTINATION	PAYMENT STATUS
170	172	174	176	178	180
987654	\$125.00	\$100.00	R 729	PO BOX 1 CHICAGO, IL	BILLED 5/1/98 NOT PAID
987654	\$125.00	\$25.00	1111-1111-1111-1111	123 MAIN ST. CITY, STATE	BILLED 5/7/98 NOT PAID

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FIG. 13

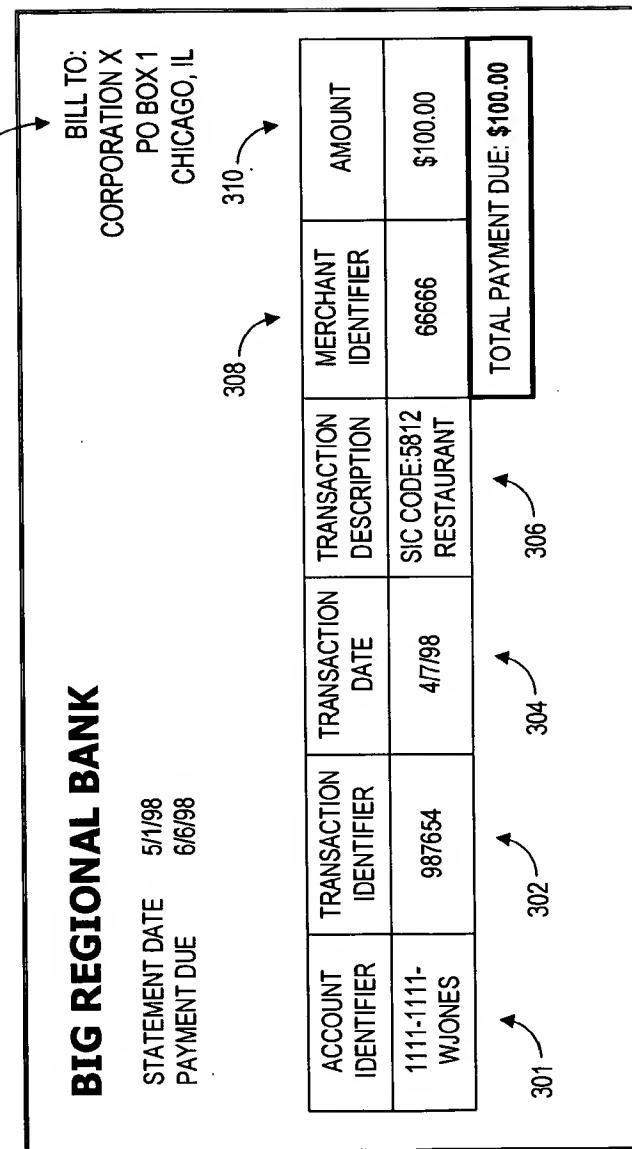
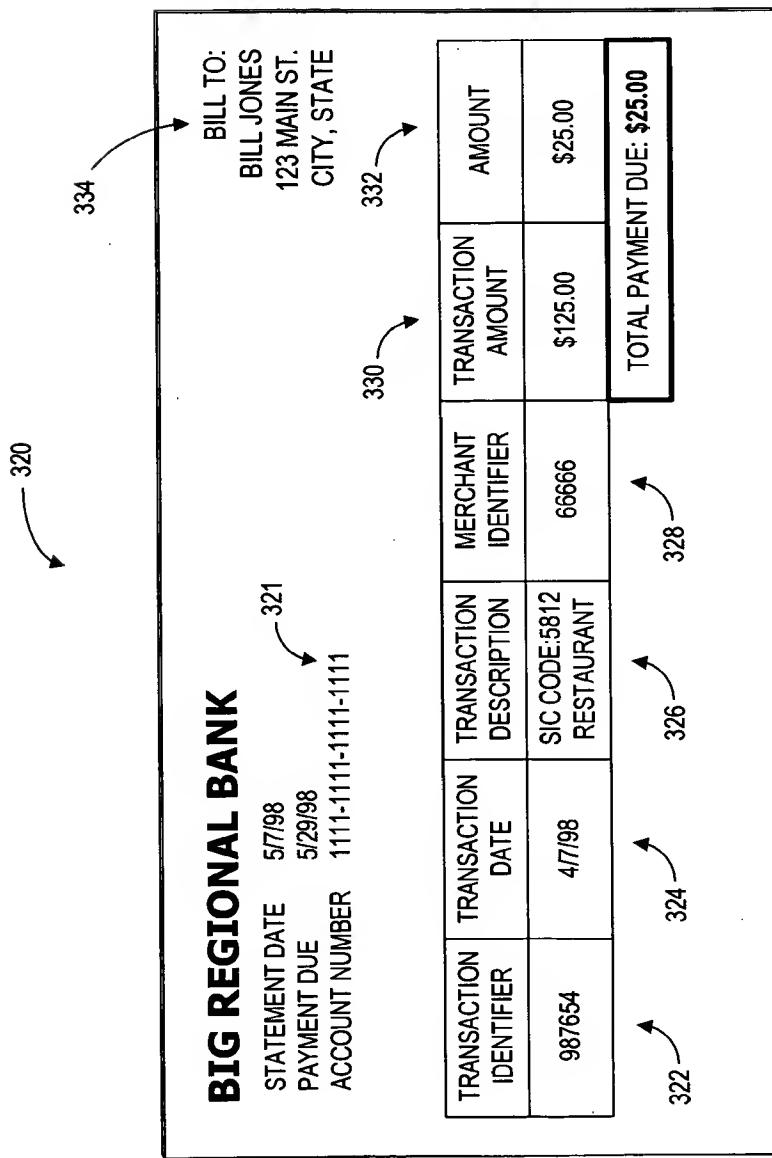


FIG. 14



350

ACCOUNT IDENTIFIER <u>352</u>	ACCOUNT ALIAS <u>354</u>
1111-1111-1111-1111	1111-1111- BCDE-EFGH
1111-1122-2222-2222	1111-1122- ABCD-EFGH
1111-9824-2345-6523	1111-9824- 8549-ASIB
1111-4397-9371-9571	1111-4397- AGUZ-YEPT

FIG. 15

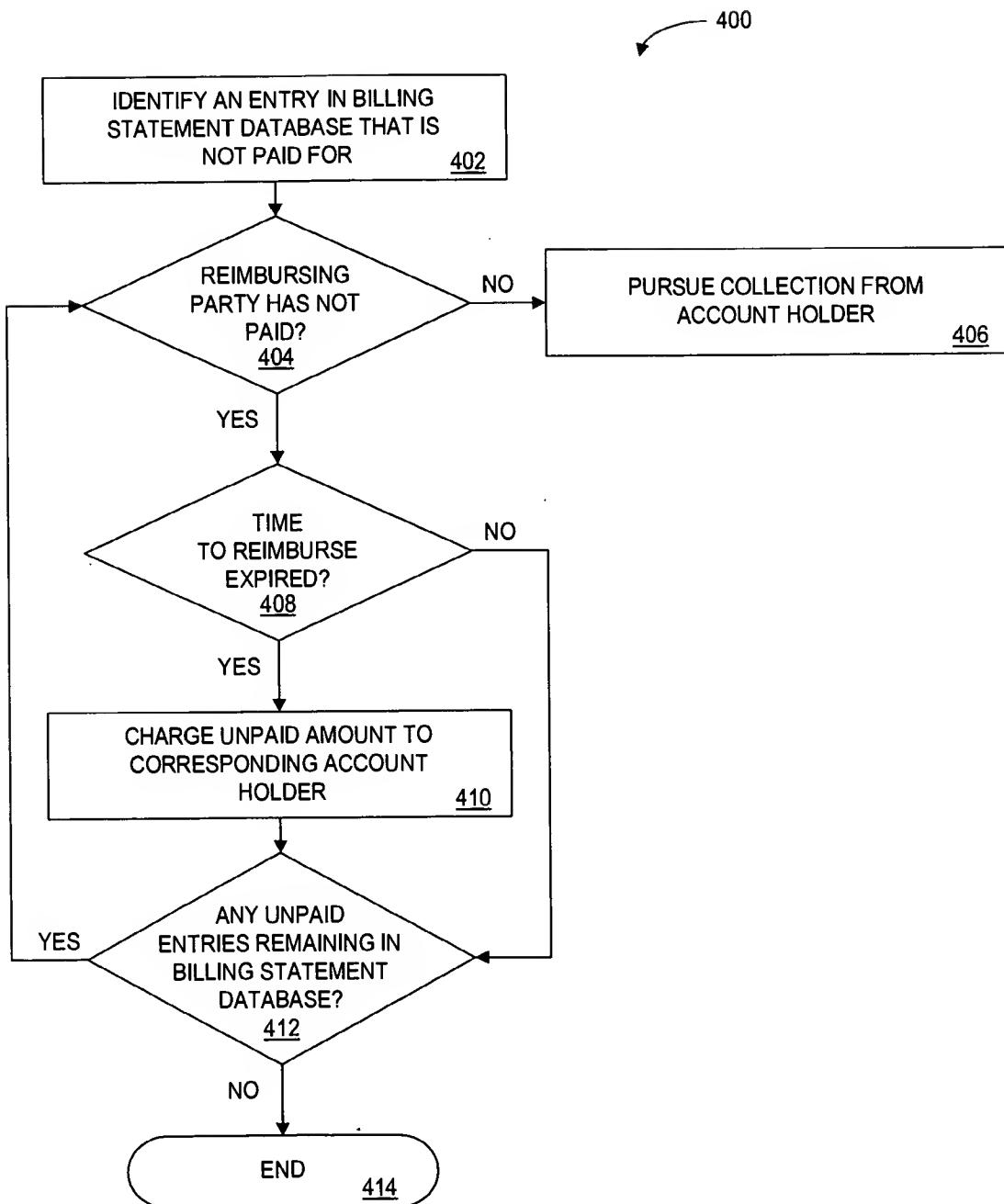


FIG. 16